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Dr Chaand Nagpaul CBE  
BMA Council Chair  
BMA House  
Tavistock Square  
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17 June 2020

Dear Dr Nagpaul

Thank you for taking the time to set out the concerns of your members in relation to applications for income protection and life assurance policies in light of COVID-19; and for writing to the Chair of the ABI, Jon Dye, I am replying to you on his behalf. As the signposting of your letter has generated some national media interest over the past week, we will be publishing our response on the ABI website. I hope this letter clarifies the industry position and provides reassurance to your members.

Firstly, I want to assure you that doctors and healthcare workers will be treated the same as other workers when applying for life insurance or income protection. Our members assess each application for life insurance and income protection on an individual basis, focussed on that person's health and the severity of any symptoms at the time and regardless of their profession.

I can confirm that anyone who has had a positive antigen test will be considered on an individual basis and the same as an applicant who is currently experiencing symptoms for COVID-19 but has not yet had a confirmatory test. Healthcare workers will not be disadvantaged in this way and we do not want to discourage people from taking appropriate tests in keeping with Government policy to test and trace.

Likewise, insurers will take the same approach to any individual who has had a positive antibody test. The focus is on the applicant's health and severity of symptoms and so we would not expect there to be a delay if they have since recovered and been back at work for the required period.

On the issue regarding screening questions, we have taken on board that application forms may not always distinguish between an antigen or antibody test. Insurers will continue to review their COVID-19 related questions in light of this and other developments as the testing programme evolves and this may differ from firm to firm depending on their own commercial view or underwriting philosophies.

You also query whether healthcare workers' answers to insurers' questions regarding contact with people who are "COVID positive" are ignored: this does vary between providers. In order to continue to support front line workers, some insurers do not routinely ask about contact with "COVID positive" people where this is part of their day to day role or allow healthcare workers to answer "no" to these questions. As you highlighted, in these cases, extra precautions are

being taken by wearing PPE in line with NHS Guidance on Infection Control. If an individual has been in contact with someone who has tested positive for COVID-19, but is not showing symptoms nor has tested positive themselves, many insurers would accept their application at standard rates.

I'd also like to reassure you on the process for any applications that might need to be postponed due to the individual continuing to experience symptoms at that point. Applications for income protection and life assurance policies will usually be postponed until an individual who has tested positive for COVID-19 is symptom free for four weeks and is back at work carrying out their full duties. This may range depending on each insurer's underwriting philosophy. As you note, in the minority of cases, applications will be postponed for three months, this is usually when the case has been particularly severe, for example requiring hospitalisation, ICU treatment, or ventilation. It is important to note that this approach is similar to a postponement period for an individual who has been off work with any medical condition and still has ongoing symptoms and not unique to COVID-19.

I want to underline that since the beginning of the pandemic in the UK, insurers have continued to support the NHS in a wide variety of ways: from making dedicated policy offerings to NHS workers (and NHS volunteer responders) through to ensuring additional resource and facilities have been made available to the NHS. I do hope this response is able to clarify the position in the income protection and life assurance market. The ABI is always happy to deal with correspondence from the BMA, with a clear preference for engaging directly rather than through the media on important issues such as this. We would welcome the opportunity to have a call with you to discuss this issue at your earliest convenience.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Huw Evans', with a long horizontal flourish extending to the right.

**Huw Evans**  
**Director General**